

Spring 2006

Show me...my benefits

A seasonal newsletter about your benefits and Missouri Voluntary Life Insurance Commission (MoVLIC).



*visit our website at
www.mhgmovlic.org*

The MoVLIC Call Center 1-866-891-4149

Who are those customer service reps?

Sean



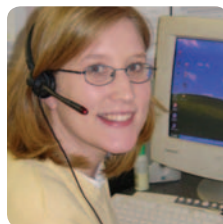
"I enjoy coming to work every day because I never know who I'm going to be able to help. I talk to dozens of people a day with different needs and concerns all over the State."

Doug

"We ensure that employees get accurate answers to all of their questions regarding their life insurance and they get the convenience of enrolling in the insurance over the phone. Our staff answers 87% of all incoming

calls by the 3rd ring. Our motto is explained in three words—Accurate, Quick & Convenient."

Barb



"Everyone has one thing in common that we talk about—their State life insurance benefits."

Have a question or are you ready to enroll?
Call 1-866-891-4149

Check out the MoVLIC video presentation

You or your spouse can get information about the insurance benefit from Allstate Workplace Division and enroll from the convenience of your home or office. Check out this 6-minute, on-line video presentation at:
www.movlicvideo.com

Or, go to www.mhgmovlic.org and click on "MoVLIC video".

Once you've reviewed the coverages you can contact our Call Center at 1-866-891-4149, weekdays from 7 am to 4 pm to enroll.



Missouri Voluntary Life Insurance Commission; 419 East High Street; Jefferson City, Missouri 65101
Administered by McDaniel Hazley Group, Inc. Coverage is provided by policy form UL11P and rider form UL-LTCR1 or state variation thereof, underwritten by American Heritage Life Insurance Company, Home Office, Jacksonville, FL, a wholly-owned subsidiary of The Allstate Corporation.

Insurance benefit debuts!

A life insurance and long-term care benefit is being offered to employees and their families statewide.

Meetings held at State facilities statewide, a toll-free Call Center (1-866-891-4149) and internet (www.mhgmovlic.org) provide access to information on the new program.

Different from the State's term insurance, this coverage builds up a fund value and has a level death benefit.

You and your dependents can take advantage of the following coverages that have been contracted by the State with American Heritage Life Insurance Company, a wholly-owned subsidiary of The Allstate Corporation.

- › Up to \$150,000 on yourself (or the amount purchased by \$16 per week)
- › Up to \$100,000 (or the amount purchased by \$8 per week) on your spouse
- › Coverages on your children via term rider (up to \$10,000) or their own policy amount purchased by \$2 or \$3 per week
- › Take the coverage with you at the same rates when you leave State employment as long as premiums are paid to the insurance company
- › Fund value builds on a tax-deferred basis (guaranteed minimum 4.5% interest rate)
- › Optional Long-term care rider allows you to access your insurance for LTC coverage
- › Optional Accidental Death Benefit rider that doubles your coverage if death results from an accident
- › Optional Waiver of Premium rider that covers your premium when you are disabled
- › Flexibility that allows you to tailor this coverage to your changing needs

Policyholders can call our Jefferson City administrative center with questions or requests at 1-866-668-5421 or fax us at 573-896-9971

or write us at
MoVLIC
419 East High Street
Jefferson City, Missouri 65101

How much does this new benefit cost?



Single

For \$5 a week a 22 year old non-smoker gets:

- › \$66,667 of coverage
- › \$3,426 in guarantee cash value at age 65
- › no optional coverages included



Married

For \$11 a week, you could cover your family:

- › \$43,295 on you (32 year old non-smoker) with \$2,406 guaranteed cash at 65 years
- › \$40,760 on your spouse (35 year old non-smoker) with \$2,292 guaranteed cash at 65 years
- › \$10,000 on each of 3 kids (provided by adding 10 units of Children's Term Rider to your policy)



Older

Maybe long-term care is a concern to you? As a 40 year old non-smoker—for \$8.62 a week you get:

- › \$50,000 of life insurance with \$3,653 guaranteed cash at age 65
- › Up to \$2,000 a month of your coverage could be taken out for a long-term care facility.

A friendly MoVLIC staff

The Missouri Voluntary Life Insurance Commission was established by the General Assembly and is administered by McDaniel Hazley Group, a third-party administrator. The new universal life insurance and long-term care package was competitively bid by the State and is being offered to employees by Allstate Insurance Company.



Call 1-866-668-5421
Internet www.mhgmovlic.org
Address 419 East High Street
Jefferson City, Missouri
65101

Contingent guaranteed issue

Your current Open Enrollment Period is the only time that state employees (through age 65) and a working spouse can apply under contingent guaranteed issue guidelines (no physicals or lengthy medical questions).

After your Open Enrollment Period, you can still apply, but will be subject to normal underwriting guidelines.

How do you enroll in this benefit?

Meetings At Your Facility

Check out the schedule on our website, www.mhgmovlic.org. Beginning with the large State facilities first and then going to smaller State sites—local representatives are scheduling meetings at all State facilities statewide. Each site has their own Open Enrollment period based on the date enrollers first came to their location.



Call Center

Call 1-866-891-4149 weekdays, 7 am - 4 pm.

The Call Center's customer service representatives can provide you with answers to your questions, information about the life insurance benefits, and enroll you in coverages over the phone.



Online

Internet site at www.mhgmovlic.org. Brand new this summer is a narrated 4-minute presentation you can view—and listen to if you have sound on your computer. You may also review specific information about the benefit.

